

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Ray A Williams
Phyllis Williams
Debtor(s)

Case No. 09 B 25615

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2009.
- 2) The plan was confirmed on 09/28/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 01/30/2012.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Completed on 08/25/2014.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$63,443.23.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$41,861.65
Less amount refunded to debtor	\$379.68

NET RECEIPTS: \$41,481.97

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,544.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,026.25
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$5,570.25

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Beneficial Mortgage Co Of Illinois	Secured	24,932.18	26,633.09	26,633.09	0.00	0.00
Beneficial Mortgage Co Of Illinois	Secured	24,932.18	2,905.11	602.18	602.18	0.00
Capital One	Unsecured	808.00	808.17	808.17	808.17	0.00
CitiFinancial	Unsecured	6,909.00	7,409.91	7,409.91	7,409.91	0.00
Commonwealth Edison	Unsecured	189.27	NA	NA	0.00	0.00
Cook County Treasurer	Unsecured	5,245.55	NA	NA	0.00	0.00
Department Stores National Bank	Unsecured	1,338.00	1,435.51	1,435.51	1,435.51	0.00
ECast Settlement Corp	Unsecured	3,093.00	3,093.33	3,093.33	3,093.33	0.00
Educational Credit Management Corp	Unsecured	NA	4,651.31	4,651.31	0.00	0.00
HSBC Bank USA	Unsecured	3,497.00	NA	NA	0.00	0.00
HSBC Bank USA	Unsecured	997.00	NA	NA	0.00	0.00
Lake Anesthesia Assoc	Unsecured	35.00	NA	NA	0.00	0.00
Medical Recovery Specialists	Unsecured	100.00	NA	NA	0.00	0.00
National Capital Management LLC	Unsecured	NA	6,909.46	6,909.46	0.00	0.00
Nationwide Cassel LLC	Secured	12,867.00	8,060.95	8,060.95	0.00	0.00
Nationwide Cassel LLC	Unsecured	12,867.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	424.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	2,881.00	3,189.91	3,189.91	3,189.91	0.00
Portfolio Recovery Associates	Unsecured	1,611.00	1,694.78	1,694.78	1,694.78	0.00
Portfolio Recovery Associates	Unsecured	566.00	566.72	566.72	566.72	0.00
Portfolio Recovery Associates	Unsecured	11,220.00	6,899.46	6,899.46	6,899.46	0.00
Santander Consumer USA	Secured	7,061.00	7,059.82	7,060.41	7,060.41	425.82
Turner Acceptance Corporation	Secured	5,557.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	NA	11,564.93	11,564.93	0.00	0.00
United States Dept Of Education	Unsecured	NA	8,890.15	8,890.15	0.00	0.00
United States Dept Of Education	Unsecured	NA	7,905.56	7,905.56	0.00	0.00
Wells Fargo Bank NA	Secured	87,993.00	81,646.56	81,646.56	0.00	0.00
Wells Fargo Bank NA	Secured	87,993.00	2,725.04	2,725.52	2,725.52	0.00
Wells Fargo Bank NA	Secured	0.00	20.00	20.00	0.00	0.00
West Asset Management	Unsecured	167.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$108,279.65	\$0.00	\$0.00
Mortgage Arrearage	\$3,347.70	\$3,327.70	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$15,121.36	\$7,060.41	\$425.82
TOTAL SECURED:	\$126,748.71	\$10,388.11	\$425.82
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$65,019.20	\$25,097.79	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,570.25</u>
Disbursements to Creditors	<u>\$35,911.72</u>
TOTAL DISBURSEMENTS :	<u>\$41,481.97</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/06/2015

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.